

COMMERCE

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Chicago's Air Future Insured

Impact of AFL-CIO Merger

Aid for Capital-short Firms

This Is The Midwest
(See page 5)

Only STEEL can do so many jobs so well



It Goes In There. This junkyard baling press gobbles up two cars or one truck at a time, and squeezes them into a tight bale of scrap steel.

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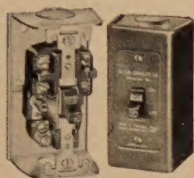
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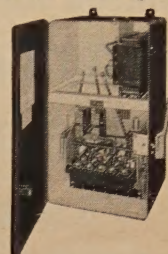
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Bulletin 609—For installations exposed to moisture conditions.

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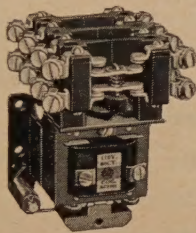
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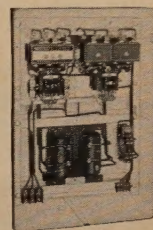
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Bulletin 746—Transformer starter for sq. cage motors.

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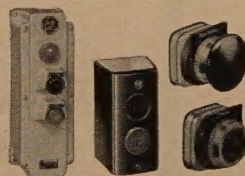
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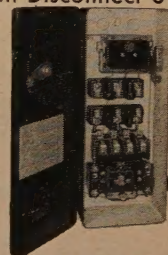
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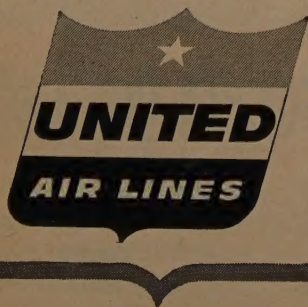
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statistics of . . .

Chicago Business

	August, 1955	July, 1955	August, 1954
Building permits	1,454	895	1,1
Cost	\$ 32,090,270	\$ 14,964,016	\$ 20,980,6
Contracts awarded on building projects, Cook Co.	3,467	4,453	2,1
Cost	\$ 110,642,000	\$ 102,814,000	\$ 55,765,0
(F. W. Dodge Corp.)			
Real estate transfers	9,787	8,860	8,9
Consideration	\$ 6,348,983	\$ 6,232,381	\$ 6,038,5
Bank clearings	\$ 4,564,005,844	\$ 4,191,347,052	\$ 4,036,414,5
Bank debits to individual accounts: 7th Federal Reserve District	\$25,576,000,000	\$24,578,000,000	\$22,234,000,0
Chicago only	\$12,431,892,000	\$12,075,472,000	\$11,261,719,0
(Federal Reserve Board)			
Bank loans (outstanding)	\$ 3,052,000,000	\$ 3,053,000,000	\$ 2,743,000,0
Midwest Stock Exchange transactions: Number of shares traded	1,897,000	2,059,000	1,732,0
Market value of shares traded	\$ 69,139,054	\$ 81,886,617	\$ 57,583,5
Railway express shipments, Chicago area	859,839	704,704	882,0
Air express shipments, Chicago area	73,545	56,210	58,0
L.C.L. merchandise cars	20,126	17,706	18,2
Electric power production, kwh	1,592,168,000	1,480,227,000	1,335,138,0
Industrial gas sales, therms.	11,809,709	12,991,493	10,512,8
Steel production (net tons)	1,822,100	1,764,900	1,273,2
Revenue passengers carried by Chicago Transit Authority lines:			
Surface division	41,222,098	38,891,062	41,199,1
Rapid transit division	9,197,723	8,640,209	8,951,0
Postal receipts	\$ 11,990,231	\$ 9,744,767	\$ 11,257,3
Air passengers:			
Arrivals	401,753	396,191	338,3
Departures	426,867	424,989	344,8
Consumers' Price Index (1947-49=100)	118.5	118.2	117
Receipts of salable livestock	426,307	339,032	384,5
Unemployment compensation claimants, Cook & DuPage counties	37,900	43,433	82,8
Families on relief rolls:			
Cook County	27,331	27,654	22,2
Other Illinois counties	13,884	13,858	14,8

November, 1955, Tax Calendar

Date Due	Tax	Returnable to
1	Renew city business licenses which expired October 31, 1955	City Collector
10	Withholding tax, social security tax, excise tax for third quarter 1955 if paid by depositary receipt only	District Director of Internal Revenue
15	Last date for depositing in authorized depositary social security tax and withholding tax if sum is \$100 or more and \$100 or more of excise tax from previous month	Authorized Depository
15	Illinois Retailers' Occupation Tax return and payment for month of October	Dir. of Revenue (I)

COMMERCE

Magazine

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Number 9

Contents

What's Ahead When AFL-CIO Locals Merge?	By Thomas S. Watts	13
Ready Cash For Capital-Short Companies	By Robert I. Livingston	15
How To Get the Most From Your Insurance Dollars	By A. L. Hollenbeck	16
Dairy Industry's Elite Coming To Chicago Show	By Tom Callahan	18
O'Hare Insures Chicago's Air Future	By Mel Sokol	20

Regular Features

Statistics of Chicago Business	2
The Editor's Page	7
Here, There and Everywhere	8
Trends in Finance and Business	10
Industrial Developments in the Chicago Area	29
Transportation and Traffic	33
New Products	36
Stop Me — If	40



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in this issue...

When the top brass of the American Federation of Labor and Congress of Industrial Organization agreed to patch up their differences and join hands it was one thing. The actual integration of these vast union organizations at the grass roots level is another. Tom Watts' article, page 13, discusses the problems of the merger at the local level and tells what to expect after it is accomplished.

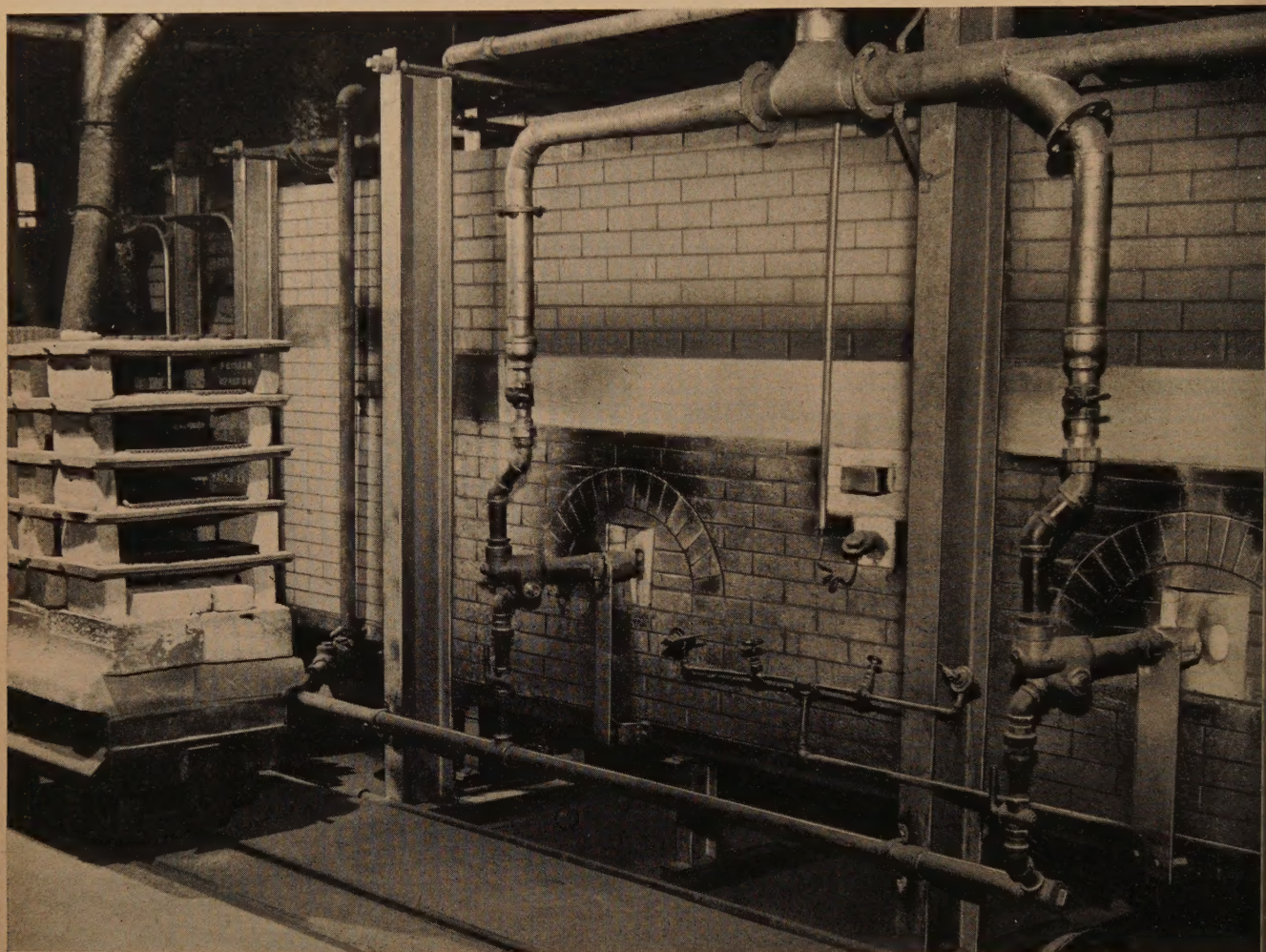
Mel Sokol, page 20, takes us out to O'Hare Field, Chicago's newest and the world's largest commercial airport, for the details of its opening operations. The piece also points up the city's future growth as an air center. Other articles tell how capital-short firms can avail themselves of ready cash (page 15); and how companies can get the most out of their insurance expenditures (page 16); and on page 18, read about the optimistic dairy industry.

Our Cover

The prize winning, half-hour television show, "This Is the Midwest" returns to the video screen on Sunday afternoon, October 9, at 3:30 o'clock on Channel 2. Produced jointly by the Chicago Association of Commerce and Industry and the Columbia Broadcasting System, the show is sponsored by The Harris Trust and Savings Bank. The first program will be on the newspaper industry. Guest for the occasion will be John S. Knight, editor and publisher of the Chicago Daily News. He will appear with the two "regulars" on the show, Fahey Flynn, CBS newscaster, and Thomas H. Coulter, chief executive officer of the Chicago Association of Commerce and Industry.

The following Sunday, Lang Thompson, acting president of Wilding Pictures Corporation, will be the guest. He will discuss the commercial film industry. In all, there will be 26 programs in the 1955-56 series. The picture on our cover is a scene from last year's broadcasts. It shows, left to right, Mr. Flynn; the week's special guest, John L. McCaffrey, president of International Harvester Company, who represented the farm implement industry; and Mr. Coulter.

GAS at work for Chicago's Industry



Gas-fired tunnel kiln, 110 feet in length, in operation at the plant of the Eagle Grinding Wheel Corporation, 2519 W. Fulton Street, Chicago, for fusing ceramic bonds and synthetic abrasives into grinding wheels and mounted points.

In business for over 60 years in Chicago, the Eagle Grinding Wheel Corporation fabricates grinding wheels and mounted points in all shapes and sizes, according to customer specifications. Sales offices and distributors are located in the principal cities of the U. S.

There is hardly a sub-division of the metal-working industry that is not using Eagle mounted wheels and points to advantage in expediting the removal of metal. In addition to the long tunnel kiln, gas is also used in three ovens for curing rubber and resin bonding.

THE PEOPLES GAS LIGHT AND COKE COMPANY

The Editor's Page

Europe Rehabilitated

Randolph Burgess, under secretary of the treasury, after spending several weeks in Europe, including attendance at the meeting of the International Monetary Fund and the International Bank, had a highly encouraging report to make. "The free countries of Europe," he told the American Bankers Association at their annual meeting, "showed great improvement in their economic positions from this time last year and are continuing their gains since the war. Production everywhere is now above pre-war levels and, in many cases, is as much as 50 per cent higher — even more in some instances.

"Most of the European countries," Mr. Burgess reports, "now hold substantial gold and dollar reserves: Germany, over \$2 billion; France, \$1.9 billion; Belgium and Holland over \$1 billion; Italy \$900 million. Some countries are still below what would be desirable for full liberalization of trade. The \$2½ billion of the United Kingdom, which holds reserves for the whole sterling area, is less than they feel to be advisable before making their currency fully convertible."

Countries outside the United States, excluding Russia, have gained \$11 billion in their basic reserves of gold and dollars since 1949. Except for \$2½ billion, which came from new gold production, the United States provided almost all of the rest from its aid and military programs.

This resume of Europe's economic position is the most promising yet made by so highly qualified an observer. It is heartening evidence that the very costly direct aid and military assistance programs of the last ten years, and the long drive toward freer international trade have been successful. Looking ahead, the facts promise welcome relief for American taxpayers. Secretary Burgess' words, "The picture as a whole provides evidence that we are arriving at the turning point, where the countries of Europe have substantially recovered from war devastation and can henceforth stand on their own feet."

Private Capital With Enterprise

Is private American industry ready to take costly risks in order to pioneer new scientific worlds and to search for new knowledge and techniques?

Senator Anderson, chairman of the Joint Congressional Committee on Atomic Energy, writes in The Reporter that as recently as last January the Atomic Energy Commission did not believe that American industry was ready to proceed with atomic power reactor design and construction without government financial aid. He added, "What has happened since is American industry's best possible answer to this question," and pointed to plans by various utility companies which have applied for licenses to build reactors. He also said, "I had hoped, and still hope, that the power-reactor licenses granted by the commis-

sion will be free from interference or restraints on the part of the government."

AEC Chairman Strauss says, "American companies, and groups of companies, in various parts of the United States stand ready, as of now, to build six commercial atomic power plants with a total capacity of 765,000 kilowatts and have them completed within the next five years, at a total cost of nearly \$250 million. Some of these groups are prepared to pay the entire cost out of their own pockets . . . even though atomic power plants . . . are not yet economically competitive with conventional plants."

This development is not surprising. Private enterprise was responsible for pioneering all past achievements in the electric-power field—including rural electrification. It is eager to do the same kind of job with the atom and in the process create gigantic new sources of tax revenue for all levels of government.

Citizens' Campaign

Chicagoland business and industry are being called upon to cooperate in a city-wide campaign to make Chicago "America's Cleanest City." The program has been inaugurated by the Commerce and Industry Group of the Mayor's Citizens Committee for a Cleaner Chicago. Co-chairmen of the group are Thomas H. Coulter, chief executive officer of the Chicago Association of Commerce and Industry; Nathaniel Leverone, board chairman of the Automatic Canteen Company, and Raymond T. O'Keefe, vice president of Kropp Forge Company.

The Association of Commerce has launched an Industrial Good Neighbor Awards program to give civic recognition for exemplary plant area beautification programs and for outstanding cooperation in clean-up promotion among employes and the general public. The Association is also making available promotional material for bulletin boards and for distribution to employes.

This is a program in which every Chicagoland business should join. Chicago has gained national recognition as the most dynamic city in the country today. It has led the nation for fifteen years in industrial and commercial growth. It is clearing slums, and building highways at a pace unprecedented in its history. It is pioneering in neighborhood conservation and redevelopment. Other civic problems are being attacked with equal vigor.

The one area in which there has been conspicuous inaction is plain, old fashioned good housekeeping. This can and should be speedily corrected by business and public support for the campaign launched by the Mayor and the Association of Commerce.

Alan Sturdy



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the matador room

Excellent cookery in authentic Spanish atmosphere

Stock Yard Inn

"12 Minutes from the Loop"
42nd and Halsted

Here...There... and Everywhere

• **Fire Prevention Forum** — "Fire Protection in Industry" will be the keynote of the second annual Fire Prevention Week luncheon and seminar sponsored by the Chicago Association of Commerce and Industry, Thursday, October 6, at the Morrison Hotel. Problems and practical solutions to the question of fire protection in industry will be discussed by a panel of seven fire prevention authorities in a seminar following the luncheon. The program is being presented in cooperation with the city of Chicago, the Society of Fire Protection Engineers and the Greater Chicago Safety Council.

• **Boost State Corporate Taxes** — Legislators in eight states boosted income tax levies on corporations during 1955 according to Commerce Clearing House. Four of these states, Iowa, Minnesota, Utah and Vermont, added a full percentage point to their rates, while Maryland and South Carolina added a half point. Idaho added a 7.5 per cent levy on the computed tax and Mississippi levied a 14 per cent surtax upon the income tax for 15 months beginning April 1, 1955.

• **Mobile Home Sales** — Sales of mobile homes for the first half of 1955 reached \$201 million, highest level for any six months period in the industry's 25-year history, the Mobile Homes Manufacturers Association reports. Units sold by manufacturers totaled 47,107, an increase of 33 1/3 per cent over the 35,451 units sold during the first half of the previous year. Retail value of the units was nearly \$50 million higher than the \$151.4 million sales record for the first six months of 1954.

• **Physical Therapists Needed** — The implementation of this country's rehabilitation program is seriously impeded by the shortage of physical therapists according to the

American Physical Therapy Association, 1790 Broadway, New York, N. Y. Thousands of additional habilitation jobs could be set throughout the country if qualified physical therapists were available to fill them, the APTA reports. Currently over 3,000 more physical therapists are needed and this need will be tripled by 1960 if the physical therapy school enrollment continues at the present low rate according to the association.

• **Blame the Heat** — Stenographic errors increase 1,000 per cent as temperature increases from 78 to 96 degrees according to a survey taken this past summer in Chicago by Pyralis National Company. Among typists, errors increased from an average of 11 per hour to more than 95 per hour as the temperatures made them climb from 78 to 96 degrees. On other lines of work efficiency was found to increase by more than 100 per cent as temperatures went downward from 96 to 78 degrees.

• **Robot Safety** — A robot system which will electronically control the operation of a nuclear reactor being constructed for peacetime research is being built at Minneapolis-Honeywell Regulator Company's Philadelphia plant. The various electronic components of the control system (amplifiers, controllers, recorder) monitor the critical "start-up" period, guarding against unbridled action. Once the reactor is at normal power, other electronic units like safety amplifiers make certain that the operation doesn't exceed the design limits. If it reaches the danger point the robot automatically shuts down the reactor.

• **Billion Dollar Coverage** — Group annuities now in force provide billion-dollar-a-year retirement income program in the United States.

(Continued on page 35)

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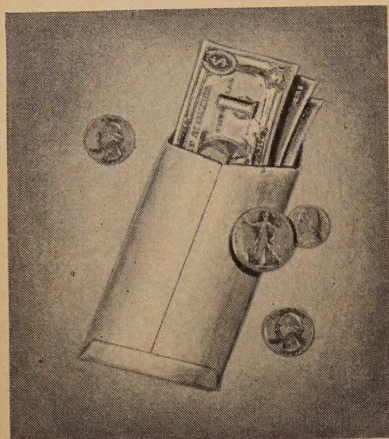
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FRANCHISE C

Please send details on "Commerce" ad

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ADDRESS _____

CITY _____

CONTACT MR. _____ AT _____ (PHONE)

Trends . . . in Finance and Business



• **Business Failures** — Out of every 10,000 concerns in business in 1954 in the United States, an average of 42 failed with loss to creditors according to a Dun & Bradstreet report.

Among retailers, the highest 1954 failure rate was 106 per 10,000 for infants' and children's wear stores. The next highest rate, of 105, was for appliance, radio and TV dealers. And sporting goods stores suffered casualties of 104 for each 10,000 operating concerns in the line. The low rate was 8 per 10,000 packaged liquor stores.

Among manufacturers, the highest failure rate per 10,000 operating concerns was 184 for furniture manufacturers. Electrical machinery manufacturers and leather and shoe manufacturers were runners-up with failure rates of 164 and 161 respectively. Lumber manufacturers showed the lowest rate, with 19 per 10,000 concerns.

By states, the highest failure rates per 10,000 operating concerns within each state were: California, 145.4; Nevada, 126.5; and New York, 103.5. The five states with the lowest failure rates were: South Dakota, 2.4; Wyoming, 5.2; North Dakota, 5.5; Delaware, 6.3; and Kentucky, 9.8.

For the first seven months of this year, Dun & Bradstreet reports 6,487 business failures with total liabilities of \$261,029,000. In the same period of last year there were 6,634 business failures with total liabilities of \$289,495,000.

Since 1900 an average of 74 out of every 10,000 concerns listed in the company's reference book failed with losses to creditors. Though the 1954 rate was the highest in 12 years, it is still well below the rates for the first four decades which range from a low of 46 failures per 10,000 concerns in 1937 to a high of 154 in

1932. Next highest years were 1919 and 1933, each with 133.

• **Hurricane Headache** — Are hurricanes setting up a new pattern? Last year and with renewed fury this year, destructive hurricanes have left their traditional paths and blazed new trails for rain-laden winds to follow.

Just why these swirling forces of nature have taken to new routes escapes precise explanation. In recent years, meteorologists have noted a piling up of air off Maine and a port from Prentice-Hall, Inc., the high pressure area may be acting as a hurricane block, deflecting storms from their former course and sending them inland. From past experience, weather experts figure that only five or ten hurricanes a century would be expected to hit New England. Yet last year, two of them, Carol and Edna — pounded the state region. A third, Hazel, west of New England and on up in Canada. This year the area is again a hurricane target. Previously Florida and the South Eastern coastlands felt the brunt of the annual onslaught.

• **More Prosperity to Come** — Continuation of rising business activity, with no serious downturn expected in the next five years is the forecast of Walter E. Hoadley, treasurer of Armstrong Cork Company. However, he cautions that the anticipation of continued good business is based on the following assumptions:

1. Monetary authorities are expected to continue to tighten money and business is confident they will do a good job.

2. Spending power — personal

(Continued on page 28)

GUARANTEED RADIATOR PROTECTION ALL WINTER

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No need to wait for Cold Weather! See your Standard Oil dealer now! It's so easy to avoid a costly radiator freeze-up with Standard's Guaranteed Radiator Protection—backed with a written guarantee good all winter long. No fuss, no bother—nothing for you to sign.

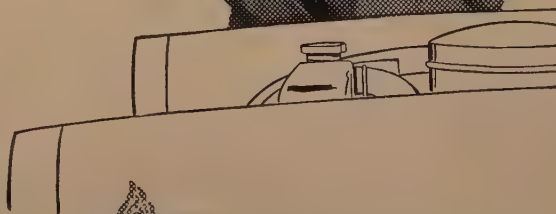
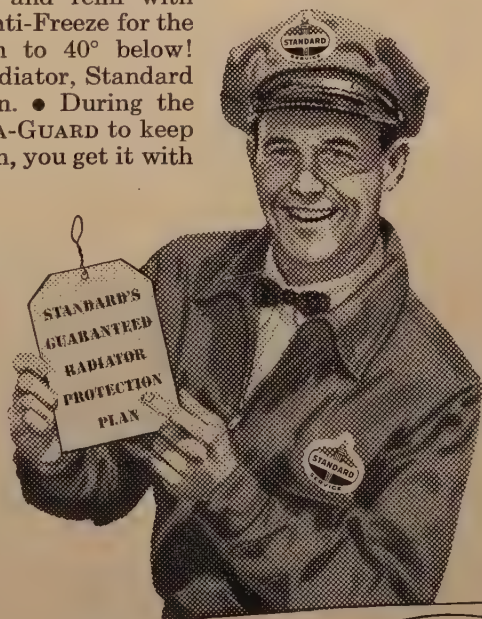
Here's What He Will Do: • First, your Standard Oil dealer will inspect your car's cooling system and, if necessary, correct conditions causing leakage or corrosion in the radiator, hose connections and gaskets. • Then, he'll drain and refill with the required amount of ATLAS PERMA-GUARD® Anti-Freeze for the radiator protection you specify . . . even down to 40° below! • Next, he'll fill out, sign and attach to your radiator, Standard Oil's *written guarantee* of winter-long protection. • During the winter, should you need additional ATLAS PERMA-GUARD to keep your radiator at its guaranteed level of protection, you get it with no additional charge at any one of thousands of Standard Oil stations. • So, stop at your Standard Oil dealer, today. He guarantees to protect your radiator all winter long until it's time to drain next spring.

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You expect more from



and get it!



What's Ahead When AFL-CIO Locals Merge?

By THOMAS S. WATTS

After unification hurdles are cleared, stronger, tougher bargaining and political units will emerge

EARLY in December, the long-divided "house of labor" is to be reunited on the national level.

Instead of there being an American Federation of Labor with 10 million claimed members and a Congress of Industrial Organizations with half that many dues-payers, there'll be a single powerful organization to be called, logically enough, the American Federation of Labor and Congress of Industrial Organizations.

Scant public attention has been paid to the fact that plans also call for mergers of separate CIO and AFL central bodies on state, county and city levels all across the country.

In Chicago, top-level matchmakers already are pondering ways to bring about a shotgun wedding of the 550,000 Chicago Federation of Labor and the 250,000-member Chicago Industrial Union Council, CIO.

AFL President George Meany and CIO President Walter Reuther have set a deadline for these nuptials: They're to merge here and elsewhere within two years from this coming December.

That fact alone is a clue to the difficulties anticipated.

Yet, informed local labor leaders in both camps, while conceding that

the courtship will be stormy, insist that troths will be plighted here well in advance of that 1957 deadline. Chicago, in fact, may be among the first major cities to achieve labor unity at the grass roots.

The two Chicago central bodies, like others from Kennebunkport to Carmel-by-the-Sea, negotiate no contracts and officially have no hand in organizing campaigns. They do attempt to solve problems affecting the "organization, protection, education, social and political advancement" of locals of the international and national unions affiliated with them.

The Preamble

That's what it says in the preamble to the constitution of the Chicago Federation of Labor. What it means is that such central bodies are, respectively for the present, the long arms of the CIO and AFL reaching down to the local union level to assure unity of action and purpose in carrying out national programs and policies.

These groups serve affiliated local unions in all the many phases of the American labor movement except the actual negotiating of contracts. Each central body carries the ball politically. CIO industrial union councils have Political Action Committee (PAC) chairmen; the AFL central bodies have units of

Labor's League for Political Education.

In turn, each city or county organization of this kind is affiliated with state central bodies, which are members of regional groups. The regional leaders report to the top.

When Meany and Reuther agreed — at the prodding of powerful leaders like Dave McDonald of the CIO United Steelworkers — to patch up the 20-year split in American labor, that was one thing. Integrating all the way down to the local level is quite another.

No merger, including the current rash of corporate weddings, is a simple matter.

When Corporation A and Corporation B merge, directors of both decide among themselves who is to be board chairman, who will be president and so on. That's usually fairly easy to do. But further down the executive ladder there are two sales managers, two public relations directors, hundreds of men in duplicate jobs. Obviously these men are jittery and uncertain about their personal futures. They may hail the merger, but they're bound to wonder where they stand.

Yet, Corporation A isn't apt to have plants or sales offices exactly duplicated by Corporation B in every city and town.

The two union groups now mincing toward merger, then, have a problem several times more compli-

← Increased lobbying in State Capitols, such as Springfield, Illinois, for "labor" legislation will result from the merger

Ewing Galloway photo

cated than even the most tangled corporate merger poses.

Substitute director of organization for sales manager, political action chairman for public relations chief and duplicate such posts a thousand or more times and you begin to get a rough idea of what labor integration on the local level means.

Then why the cautious optimism in Chicago union circles that the Chicago Federation of Labor and the colloquially tabbed Chicago CIO can combine well ahead of the deadline set up in the draft constitution of the soon-to-be AFLCIO?

The Driving Force

It's based on a number of things, not the least of which is the driving force of Joseph Germano, district director of the United Steelworkers of America and head of the Illinois State CIO Industrial Union Council. Germano was one of that hardy band commissioned to "organize the unorganized" in the nation's steel mills back in the early 1930's. He's one of Steelworkers' Chief Dave McDonald's right hand men as he was to Phil Murray before him. McDonald wants unity and he wants it fast. In pressing for fast action here, Germano is furthering the aims of McDonald.

(McDonald is a man worth watching when the new labor movement gets rolling. He heads the nation's second-largest union, topped only by Reuther's United Auto Workers.)

Another reason for expecting speed here is that the Chicago Federation of Labor and the Chicago CIO have some important common interests. They've worked closely together on a number of civic projects. Their leaders worked separately but with close liaison for the election of Richard Daley as mayor of Chicago. They'll be even closer together in the coming battle to re-elect Senator Paul Douglas. They meet together frequently to discuss their common problems.

At these informal sessions, though no one involved will admit it for publication, the bare bones of what is to be a new central labor body in Chicago have been joined. Putting flesh on those bones, though, still requires some doing.

It must be mentioned here that getting labor leaders to talk, while never easy, is especially difficult when merger is the topic. There is an understandable disinclination to



United Press photo

George Meany (left), president of the American Federation of Labor, and Walter Reuther, president of the Congress of Industrial Organization, shake hands after agreeing on basic plans to merge the two unions

say the wrong thing and thus extend a vulnerable neck.

Reuther, in a March 3 letter to all CIO councils, emphasized that their officials must make no attempt to merge until told to do so—presumably after the Dec. 5 New York meetings which are to give birth to the unified national organization. Councils have been specifically enjoined from affiliating with other groups or accepting non-CIO groups as members for the time being.

William Lee, president of the Chicago Federation of Labor and odds-on choice to head the local central body once it's created, avoids comment on merger possibilities even to the extent of refusing to say no comment.

He is on record, though, as saying "I anticipate no difficulty in effecting such a merger." This smacks strongly of whistling in the dark.

Willing To Talk

CIO officials, with a more modern approach to public relations and a degree of independence brought about by what they themselves characterize as "a more democratic spirit" within the CIO, are much more willing to talk about what lies ahead.

Though emphasizing that no formal steps have yet been taken to bring about integration here, Henry Henry, assistant director of CIO Region 8, offers this opinion: "There'll be problems, sure. But

nothing that can't be worked out in time."

Most CIO leaders will tell you that the basic question—one which a joint CIO-AFL committee is pondering now in Washington—whether central bodies like that contemplated for Chicago and at the State level in Illinois will be "tight" following the CIO pattern, or relatively "loose" as is the case in AFL central bodies.

A Paradox

Here you have a paradox—one of many in the labor movement. It's the fact that CIO industrial union councils have a wider range of interests and work harder on them than do parallel AFL units. Yet, virtually all AFL central bodies have full-time managing executives like Chicago's Mr. Lee. CIO Industrial Union Councils almost always are headed by men who are part-time officers serving without compensation. Usually, they're presidents or ex-presidents of union locals. For example, Lee's opposite number is Al Tower, a former president of United Steelworkers Local 65 who works every day at United States Steel's South Works.

The situation here reflects the national pattern of both groups. George Meany is full-time president of the AFL and holds no other labor office. Walter Reuther, as well as Philip Murray and John L. Lewis

(Continued on page 37)



The author (right) discusses a client's problem

By

ROBERT I. LIVINGSTON

Ready Cash For Capital-Short Companies

A DISTRIBUTOR of heating fuel oils recently found his business growing too fast for the loan capacity of his local bank. During the long, cold winters, the distributor's business boomed; but his accounts receivable mounted heavily during this period until the funds available from his line of bank credit were inadequate to carry the seasonal rise in receivables. The company was a good earner, but its books showed a working capital deficit. A major supplier was carrying its inventory, while a bank held a property mortgage.

Finding itself on this financial sickbed, the company consulted a doctor — a commercial finance company. The illness was diagnosed; and treatment promptly prescribed.

A program was provided for turning accounts receivable into badly needed cash. These funds were put to work immediately to pay delinquent taxes and accounts payable. The company responded readily to this treatment and its credit standing was saved. The financial doctor had cured another patient, this time with a rather simple remedy.

What's more, this is only one of the thousands of large and small companies being "treated" today by the 400 commercial finance firms operating on a national, regional, or local basis. These companies are a product of the Midwest. The first commercial finance company was organized in Chicago in 1904.

The Industry Grows

For an indication of the size of these companies, and of their recent growth, industry-wide figures show that in 1941, financing of open accounts receivable amounted to just \$536 million. By 1951, the volume of this business had almost quadrupled, to \$2.1 billion. Since that time, growth has continued annually at the rate of about 15 per cent; last year's volume of open accounts receivable financing was around \$3.2 billion.

Growth of accounts receivable financing, however, represents only part of the picture. In the last ten years, for example, the capital structure of the average commercial finance company has increased some 300 per cent. And, during this same period, the functional market for commercial finance has been ex-

panding, so that today many specialized financial services are offered to the businessman.

There may be any number of reasons why a company might want to turn its permanently frozen assets into liquid working capital. It may want to get into a position where it can earn cash discounts on its accounts payable, maintaining high credit standings with suppliers. Or it may want to take advantage of special cash purchases or bargain offerings. The businessman may be in a position to buy out a partner, improve his plant, or take other constructive steps for which additional cash may be needed.

In some of these cases, bank lines might be increased to solve the problem. However, banks are unable to help out much of the time, since credit lines are generally fixed for a definite period of time and require detailed review and consideration before increases can be made.

A second possible solution to financial problems might be the dilution of ownership — either by taking in partners or by selling stock. The additional problems raised by this alternative frequently make it undesirable to the owner, or to the hold-

(Continued on page 24)

How to Get

By

A. L. HOLLENBECK



Thieves cut through six inches of steel to get into California jewelry store safe

SMALL businessmen spend millions each year on insurance, most of it wisely; but not one in a dozen has a real understanding of the big perils facing his business or the policies best suited to his needs. While the success of their

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business may hinge on ability to offer a broad yet balanced selection of goods and services, most businessmen fail to follow through with this principle when considering their insurance.

Tom Farley, the owner of a successful small business, thought he was pretty well insured. He had life and health insurance for himself,

fire, theft and windstorm insurance covering his business property and merchandise, and workmen's compensation insurance for his employees. He was even covered if a neighborhood Ted Williams were to slap a homerun smack through his big display window.

One day Mr. Farley hired a handyman to fix the roof of his store, supplying the tools and an old ladder to do the job. The ladder broke as the man was climbing onto the roof. He plunged to the ground, fracturing a vertebra and suffering serious internal injuries. When he was finally released by the hospital, the repairman sued Mr. Farley. Court evidence proved the ladder was unsafe and the jury placed full responsibility for the accident on the storeowner. The \$29,500 verdict awarded the repairman may not have been unreasonable, considering the serious nature of his injuries, but it dealt a crippling blow to the storeowner who was not insured for one cent of the loss!

Boiled down, the list of perils to business falls into three broad groups: those which may result in large loss, and should be covered by

Fires, like this one in Chicago, account for bulk of business property destruction



A violent gas explosion and fire



the Most From Your Insurance Dollars

Better use of present expenditures would save many firms from the twenty perils that face every American business

insurance, regardless of odds; those to which the business is constantly exposed, and which may or may not result in serious loss; and those small loss items which occur frequently. A sound insurance program should provide complete protection for the first group, careful selection from the second group to insure adequate coverage, and any additional protection from the third group which may be needed.

This round-up of 20 leading perils may vary somewhat from business to business. Glass breakage could be disastrous to one business, for example, and relatively unimportant to another.

The Fire Hazard

Fires account for the bulk of business property destruction. Yearly, 66,000 retail stores alone fall prey to this peril, resulting in destruction of stock and records, and costly interruption of business. One survey shows that better than 40 per cent of the businesses destroyed by fire are forced to close their doors for good within a year because of impaired credit or inadequate insurance.

Carelessness and inadequate safeguards are directly responsible for most fires. Recently in Boston, a \$1,200,000 fire swept through a five-story leather warehouse which had no sprinkler system. The fire then spread to an adjoining building which had a sprinkler system and proper fire fighting equipment, where it was quickly extinguished.

The basic fire policy, which also insures against loss by lightning, is the cornerstone of any business insurance program. It should cover any loss which the business could not otherwise stand. Determine the present replacement value of your property, equipment and stock, then check your policies to see exactly what you can collect in event of loss. While most fire policies are pretty well standardized, there are differences from state to state, and you should know exactly how you are protected.

Smoke can cause more destruction than flames. The owner of a variety store discovered this when fire ignited a large supply of paint stored in the basement . . . resulting in smoke damage of several thousand dollars to stock and property.

Actual fire loss was only a few hundred dollars. The basic fire policy covers damage by smoke during a fire. Where smoke damage may occur without fire loss, as from a "blow-out" of a faulty oil burner, separate coverage is required.

Windstorms and Hail

Windstorms and hail are another ever-present threat. Violent hurricanes have dealt crippling blows to thousands of businesses in the last two years. In 1954 hurricane Hazel alone cost America's insurance companies more than \$75 million. While tornadoes and other storms mark a constant threat to the small businessman's property, this hazard is frequently not covered by insurance. Less than ten per cent of the stores in Waco, Texas, were protected, when the devastating tornado of 1953 tore its \$50 million trail through town. Since it is impossible to tell when or where a storm may strike, it is the wise business manager who insures against Dame Nature's unpredictable whims.

Explosions, equally violent and

(Continued on page 22)

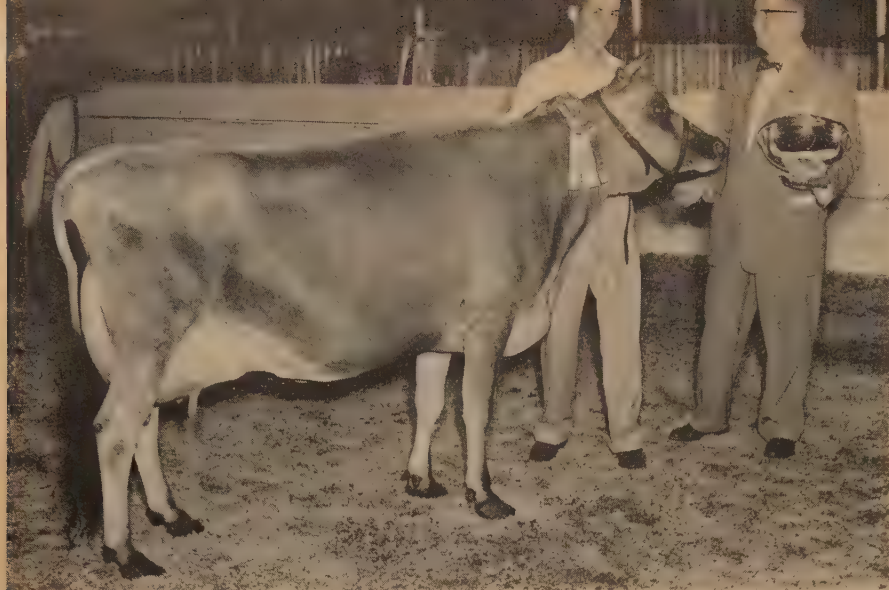
demolished this laundry in South Carolina



Texas tornado destroyed about 200 businesses



United Press photos



A prize winner from the 1954 Dairy show

Dairy Industry's Elite Coming to



Top cowboys from all over the land will provide rodeo thrills

College students judging cheese entrants in 1954 contest



EIGHTY-FOUR years ago the cow was anything but a sacred animal in Chicago. The bovine kept by Mrs. O'Leary on De Koven Street had taken care of that by kicking over a lantern and thus, according to city lore, started the calamitous Chicago fire. That was on October 8, 1871.

Since that time, Chicago has grown to be the second largest metropolis in this country, population wise, and the leader in many fields such as the dairy industry.

The city is located in the midst of the world's richest dairy pastures. Minnesota, Illinois, Indiana, Wisconsin, Michigan and Ohio are the same to milk and milk products as Texas is to oil. These six midwestern states produce half of the nation's butter and more than a third of its fluid milk. Wisconsin, alone, makes almost half of the country's American cheese and, with the other five states, accounts for more than a quarter of cottage cheese production.

It's not surprising then to learn that this year, the once villainous cow will parade in all her glory down Chicago's leading merchandising thoroughfare, State Street; on all days, October 8. It's not because the city has forgotten the horrors of the Chicago fire but because the cow is receiving her due homage as the

By
TOM CALLAHAN

Chicago Show



The rodeo will play every night starting Friday, October 7 and on four afternoons

backbone of the \$9 billion dairy industry. The parade will mark the opening of the eight-day international dairy show to be held in the International Amphitheatre.

The program will include the display and judging of top breeds of dairy cattle from the United States and Canada and a championship rodeo starring Gene Autry. A \$25,000 golden dairy recipe contest will highlight activities in a "dream kitchen" where champions from among 20,000 contestants will demonstrate their kitchen art with dairy foods. The contest's top winner will receive a trip to Europe.

The huge amphitheatre will also house a capacity showing of dairy farm equipment, feeds, and services, as well as the latest in kitchen equipment and appliances. In addition there will be various horse contests, a feeder cattle show and sale, and a host of daily activities for youth participation.

In all, it's a program which should create a great deal of interest and fun for both farm and city folks but the real thrill will be for the dairymen who will be discussing the brightening prospects for their industry.

"We've come a long way from the gloom and depression that was sweeping through our industry in

Bovine aristocrats to share limelight with optimism of industry over growing demand for milk, cheese, butter

the early months of 1953, when surpluses were piling up in government warehouses and the prophets of gloom were predicting a dire future for the dairy farmer," says Merrill Warnick, a Pleasant Grove, Utah, dairy farmer.

Declining government price support operations and increasing per

capita consumption of dairy foods are the bases for the current optimistic outlook on the dairymen's future. Last year domestic civilian consumption of milk increased by six billion pounds. The rapidly increasing population in the United States accounted for almost two billion

(Continued on page 32)

A big event each year, the judging of dairy cattle from all parts of the country



O'Hare Insures Chicago's Air Future

New airport will relieve congestion at Midway
and provide room for vast traffic increase

By

MEL SOKOL

LONG NEEDED, long awaited and long heralded, the start of scheduled passenger airline operations at O'Hare Field, Chicago International Airport, on October 30, will open one of the biggest chapters in the history of commercial aviation in Chicago, for there is nothing small about O'Hare.

Almost from the start, it will rate as one of the ten busiest airports in the country, although only a small portion of the field will have been completed by then. Its terminal facilities at the present stage of development, for example, are but a tenth their eventual size.

In area, O'Hare already can confidently lay claim to being the largest civil or commercial airport in the world. Covering 6,393 acres or nearly ten square miles, it is eleven times the size of Midway Airport, and encompasses approximately 1,000 more acres than New York's mammoth Idlewild airport.

Size Not Only Distinction

However, size is not and will not be the only distinctive feature about O'Hare. Now that the airlines are about to come in, another planned phase of development is coming to light. It is the industrial development of O'Hare, which in time may rival Midway's adjacent Clearing District.

Some 2,000 acres, all within the boundaries of the airport, are being made available for industrial sites. The acreage consists of triangular tracts located some distance from the central terminal area and lying between the "spokes" of O'Hare's proposed runways. Three companies reportedly already have indicated their interest in locating plants in the area. One is a manufacturer of pneumatic cylinders for aircraft, which uses air transport almost exclusively for shipment of its products.

Aside from having air transport

literally at its back door, the area as a site for industrial development is further enhanced by its proximity to three railroads. They are the Soo Line, Chicago & North Western and the Milwaukee Road. At one time traversing the field, their tracks were relocated one and a half miles to make way for the airport and now border on three sides of the field. The railroads are prepared to run spur lines and the utility companies to bring in power as soon as needed.

For Light Industry

Only light industries will be permitted to locate within the area, so there is no danger of air pollution. The 2,000 acres proposed for development by industry represent land purchased for zoning purposes to ward against possible erection of obstructions to air traffic, such as tall buildings. It is "idle" land that the city planned originally to lease for farms. The city has a tree nursery of its own at O'Hare, covering several acres, which provides trees for city parks.

By leasing the available acreage for industrial development, the city will in effect kill two birds with one stone. It will alleviate in part the growing scarcity of plant sites in the Chicago area and realize more revenue to meet operating costs of the huge airport facility.

O'Hare, when completed, will be a veritable city in itself with a hotel, motel, motion picture theatre, amusement park for children, restaurants, coffee shops, cocktail lounge, barber shop, drug store, beauty parlor, haberdashery, millinery, souvenir, wearing apparel and other shops and establishments, including public

stenographer and other professional services. All will be located in the central terminal area.

According to plans, the motel should be in by the end of 1955. Construction on the hotel will begin sometime after 1957. Together, they will provide 500 rooms. This work will go on simultaneously with the expansion of terminal, runway and other airport and airline facilities.

When O'Hare opens to scheduled airline service on October 30, a total of between 100 and 110 inbound and outbound flights will be transferred from Midway, relieving in part the long standing congestion there. The number represents approximately 10 per cent of current schedules operated in and out of the south side municipal airport, and will be increased rapidly to 30 per cent when a second instrument runway, now under construction and slated to go into operation by the end of the year, is completed. This will leave a balance of approximately 5,500,000 passenger movements annually at Midway, a figure deemed the maximum comfortable capacity of the airport and at which traffic will be stabilized.

Traffic Outlook

All traffic increments, resulting from expanding air travel, will go to O'Hare. Air traffic studies made by the city indicate that total air passenger movements at Chicago, now approaching the 10,000,000 mark, will probably total 22,400,000 movements annually by the close of 1970.

Traffic at O'Hare is expected to equal and exceed the fixed total of 5,500,000 passenger movements at Midway by the end of 1957.

Ten airlines will initially move a portion of their operations to O'Hare. They are American, Braniff, Capital, Delta-C&S, Eastern, Northwest, United, TWA, North Central and Midway. Lake Central and



O'Hare Field, as it will look when fully developed

Ozark, local service air carriers which, like North Central, chiefly provide connections to trunk and regional airlines, will continue all operations at Midway until the number of flights operating in and out of O'Hare builds up sufficiently to warrant their entry into a dual terminal operation.

O'Hare has grown to its present size from a tract of 1,082 acres. The tract was deeded to the city by War Assets Corporation in March, 1946, and was the site of the wartime Douglas Aircraft Company plant. The four existing runways were built as a fly-away for C-54 transports built at the plant. The remaining 5,311 acres, since added, were acquired by the city through subsequent land purchases. An additional 700 acres remain to be purchased to carry out the master plan for the airport.

While O'Hare has four runways, ranging from 5,500 to 7,350 feet in length, they intersect each other and for that reason only one can be used at one time. This limits the capacity of the field during instrument or VFR weather conditions to 15 plane

movements an hour, or during VFR or visual flying conditions to 40 plane movements an hour. Further, only one of the runways, the 7,350-foot, northwest-southeast runway, is instrumented. When the new 8,000-foot instrument runway, now under construction, is completed, however, the theoretical capacity of the field will more than double to 40 take-offs and landings an hour under instrument flying conditions and to 120 in clear weather. The new runway also will be a northwest-southeast runway, but while parallel to the existing 7,350-foot runway, will lie at a tangent on the opposite side of the central terminal area.

Scheduled for 1956

A third instrument runway, running east-west and 8,100 feet long, is scheduled for construction during 1956. It will up the airport's capacity under VFR conditions 50 per cent to 180 plane movements an hour, and will add greatly to the flexibility of control of flights in and out of the field in instrument weather.

A unique feature of the airport

will be the configuration of its runways. O'Hare will be the first airport with runways lying at a tangent to the central terminal area and fanning out in a "spoke" arrangement, in contrast to the conventional parallel runway pattern. None of the runways will cross and planes will be able to take off and land on each simultaneously.

Each of the runways will have an attached 4,500-foot taxi strip with "bleed-off" feeder taxiways at 1,000-foot intervals. The master plan calls for six tangential runways. The only problem is how soon it can be executed from the standpoint of cost.

The recently completed terminal building, which will serve airline passengers initially, is only a core of the "five-fingered" airport terminal building provided in the master plan. It has two levels: a transportation level on the ground floor and a passenger level on the second. Supply, service, baggage and other trucks will be able to enter the building directly from roadways. The passenger level contains a concourse, ticket counters, baggage claim facilities, a restaurant and coffee shop to

be operated by Marshall Field & Company, and concession areas with an observation deck on the roof.

The present building includes the first "finger" of the projected five which will jut out from the central terminal building, and provides 16 gate positions. Ultimately, when all runways and terminal facilities are completed, there will be 96 gate positions, so that 96 planes will be able to load and unload passengers on the ground simultaneously.

Approximately \$19,575,000 has been expended to date in developing O'Hare, including \$10,975,000 of federal and state funds. An additional \$15,000,000 will be required over the next two years to cover the second stage of development, and another \$15,400,000 over the following three years to complete the third stage.

Under present regulations federal funds may be expended for almost any airport improvements except buildings, fueling facilities and parking lot improvements. State funds, under present law, may be expended on all airport improvements except buildings and the purchase of land. Extension of the buildings and expansion of the fueling system and other similar items planned for Stage II and Stage III must, therefore, be financed by the city, and an analysis of cost indicates that these will require a total of \$17,700,000.

Since present bond funds are practically exhausted, it is proposed to raise the additional capital required through the issuance of general obligation and revenue bonds.

Self-Sustaining by 1957

There will be an initial period of losses, but it is hoped that by 1957, O'Hare will be on a self-sustaining basis.

The airlines will have to duplicate every facility at O'Hare that they now have at Midway, including flights, kitchens, to meet the requirements of a dual terminal operation. United is temporarily leasing two hangars at O'Hare from Sky-motive, Inc., to house maintenance and other facilities. Seven of the other airlines are constructing a combined cargo building near the terminal to take care of their immediate needs. To begin with, the airlines will spend more than a million dollars to cover the cost of such items as ticket counters, communication and administration of-

fices, loading and unloading facilities, crew quarters and maintenance and cargo facilities. More millions will go into construction as schedules are expanded.

The long range effect of the development of O'Hare on the economy of the surrounding area is staggering. Immediate impact will be felt through the influx of an estimated 3,500 to 5,000 airline and airport employees which will be required to man ticket counters, communications, service planes, handle cargo and baggage and attend to the myriad operating and housekeeping details. According to Ralph Burke, airport consultant, 75,000 new workers will be employed in the O'Hare area in 25 to 30 years. Of these he estimates 25,000 will be employed at the airport proper and 50,000 in industrial areas.

Under the deed conveying the portion of the field constructed during World War to the city, the federal government has the right to use 25 per cent of the capacity of the field.

With two fighter interceptor squadrons based at O'Hare, commercial use of the airport will be limited to 75 per cent of the field's capacity.

A new site to house the Air Force unit has been selected at Kansasville, Wisconsin. It is expected that sometime within the next two years, the base will be moved to the new location.

O'Hare is approximately 23 miles northwest of the Loop, or twice as distant as Midway on Chicago's south side. Ground transportation time to O'Hare from the airline center on Monroe Street will be about one hour and 15 minutes. This will be substantially reduced, however, when the Northwest Highway is completed.

An air shuttle service will be immediately available by Midway Airlines, which has been operating a shuttle between Midway, Meigs Field and north suburban communities for the past five years or more. O'Hare, too, may be linked by helicopter to the Loop and Midway, as well as outlying communities, should the Civil Aeronautics Board grant the pending application of Helicopter Air Service to carry passenger and baggage as well as mail.

Changes which O'Hare will bring are hard to envisage. Only one thing is certain. They will be tremendous.

How To Get Most From Insurance Dollars

(Continued from page 17)

unpredictable, can cause a devastating loss. Safety experts point out that explosions often occur where least expected. A leaking gas main, half-empty cans of paint — even sawdust — can cause an explosion. Where boilers or other fired vessels are used, insurance against this hazard is paramount.

Riot from civil commotion or strikes can wreck a business in a matter of minutes. If this peril is increased by the nature or location of a business, adequate protection against damage, including attendant pillage and looting, is a "must". While less frequent than many perils, damage directly or indirectly caused by aircraft and vehicles can result in a wholesale loss. Stores or businesses located on main thoroughfares or within the traffic pattern of an airport are particularly subject to this form of destruction.

All of these hazards can now be insured by a single addition to the basic fire policy called an Extended Coverage endorsement. While any one also can be insured separately,

cost of protecting against the entire group is nominal, and recommended by underwriters as a sound business investment.

Of the many other perils to buildings and contents, four are particularly noteworthy and can be covered by one endorsement called Additional Extended Coverage. Looting by vandals has been steadily on the increase since World War II. In one midwest city, teen-ager gangs destroyed so much property that an all-out community program had to be established to prevent these raids. Similar patterns of delinquency have been noted in large and small communities across the country. Most businesses, regardless of location or type, are open prey to this hazard and should be insured.

Water damage also can be extensive, even ruinous. During a heavy rainstorm recently, roof water entered a specialty shop through a hole in the down spout, causing extensive damage to the stock of women's clothing. Fortunately, the

owner carried a special water damage policy and was paid in full for his \$5,911 loss. Broken water mains, faulty plumbing systems, and defective heating or air conditioning systems may cause heavy water damage to stock and equipment.

Boilers and machinery may be both the cause or the subject of a heavy loss. When an unfired pressure vessel exploded in a New York state chemical plant, a loss of \$80,000 resulted. It would have cost but a few dollars for complete protection against this hazard. Insurance against such loss will not only protect boiler and machinery investment but will provide for periodic inspection of equipment to insure proper maintenance. This often eliminates the need for a costly plant shut-down at a later date due to equipment failure.

Damage or breakage of glass and electrical signs is one of the most common forms of destruction. One in every four store fronts has some glass broken each year. Strong winds, ineffective or rotted frames, motor vehicle or pedestrian accidents, Halloween pranksters, burglars, or even

dissatisfied customers or employees can cause a loss. If investment in glass is high, a special glass insurance policy may be in order.

While most businesses are insured against loss by fire and many of the "natural perils", operational hazards often are neglected. Business interruption after a loss, for example, could prove fatal. A special policy is now available for small businesses to cover any loss of earnings which may result during the time a business is out of operation. As property insurance pays for the destruction of building's equipment and stock, the Business Interruption Insurance pays for loss of income. It will reimburse for lost profit, and covers essential expenses such as salaries, taxes, advertising, and other items that would have been earned had not the business been crippled by fire or other hazard.

Even when continuing expenses are covered by insurance, however, certain businesses may suffer by not opening their doors as soon as possible after a loss. Service establishments in particular may feel that business continuity must be main-

tained. More often than not, this involves extra expense, and is covered by another special policy. Extra Expense Insurance will pay additional expenses while operating in temporary quarters due to damage to buildings or contents by fire or any other insured hazard. This not only covers the cost of rental of temporary quarters, but the purchase of any equipment essential to the continuity of the business. For those businesses which include income from rents, another policy insures that rent payments will be made by the insurance company if the property is made untenable by fire or other damage. This protection can be added to the regular fire policy or can be obtained as a separate coverage.

Businesses which make use of public carriers to ship their goods run the risk of loss or damage from transportation perils. Many businessmen have an exaggerated idea of the carrier's liability. While common law states that a carrier is liable for loss or damage to property entrusted to him if negligence is indicated, in nearly all cases any liability is modi-

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fied by the bill of lading. With most "released value" bills of lading, liability is limited to 10 cents per pound. Thus, if a shipment of 75 precision machine parts, weighing 50 pounds, is lost only five dollars can be recovered, even though the actual loss may be several hundred dollars. While it is possible to substitute a "straight" bill of lading without limitation of value, in almost every case the additional freight charge would more than offset the cost of transportation insurance. Businesses exposed to this hazard should consider a covering policy.

Every businessman is exposed to the possibility of a claim for negligence. All an injured person has to do to get a businessman into court is to allege that ordinary care has not been taken and that the businessman was negligent to some degree. Even when innocent, settling these claims can be both troublesome and expensive.

No phase of a business is immune from the possibility of a liability suit. To make certain that a business is properly protected against such suits it should have liability insurance including policy covering motor vehicle liability. All states now have financial responsibility laws which require the owner of an automobile to show evidence of his ability to pay for injury or damage to others caused by his negligence, or to lose the privilege of driving. Since most businesses would be seriously impaired without the use of an automobile, adequate protection here is essential. Liability insurance against this hazard covers bodily injury, property damage, and usually provides for medical payments in event of injury.

Burglary, theft, and robbery are other ever-present threats. The FBI recently surveyed 359 cities

across the country and reported that over 1100 places were looted daily in these communities. Almost one third of the robberies were committed against some type of commercial establishment, and over half of the burglaries reported were to stores and offices.

Various policies exist which will protect a business from such losses. Underwriters generally recommend that small business include a special 3-D policy, protecting it against dishonesty, disappearance and destruction. This combination policy consists of five broad coverages, all optional, to include loss through employee's dishonest act, loss of money and security occurring within the premises, loss of money and securities outside the premises, loss of securities within leased safety deposit boxes, and loss through forgery of outgoing instruments.

No business insurance program would be complete without some protection against bad debts. Credit losses can be just as large and just as serious as a loss from fire or other circumstance, and must be adequately controlled. Credit insurance guarantees that in the event of loss resulting from nonpayment of debt or extension of credit, the insurance company will make good this loss. While most businessmen may rely on their own reserves to absorb normal bad debt losses, this policy safeguards him from excessive loss which may permanently disable the business.

Chances are that any firm protected against these 20 perils will be able to weather just about anything that fate may throw its way. Other than with a weak spot in their insurance program should correct it immediately before it's too late. Listening to advice from an insurance expert will not cost a cent — and could prevent a disastrous loss.

Ready Cash For Capital-Short Companies

(Continued from page 15)

er of controlling interest in the company, whichever the case may be.

The third solution is to take advantage of the flexible financing arrangements offered by a commercial finance house. By borrowing on his inventory, accounts, or equipment, the businessman can usually obtain immediate cash in quantities as needed, paying only for the actual time the funds are used.

From the foregoing comparison of services, the businessman may wonder to what extent the commercial finance house competes with the bank for business. The answer, of course, is that banking and commercial finance are complementary institutions. Commercial finance companies only vie directly with banks in the relatively few cases where the



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bank has organized an accounts receivable financing division.

Because of the costs involved and the relatively low interest rates charged, most banks have found it unprofitable to set up accounts receivable financing divisions. Instead of competing with commercial finance houses, most banks cooperate with them, lending funds to them wholesale, letting the commercial finance company retail it to deserving businesses, especially those that aren't eligible for unsecured bank loans.

Financing of accounts receivable requires special departments to handle a mass of detail, to manage the collateral, and to keep the loans alive. Commercial finance personnel must be trained in the specialized techniques of the industry; they must also be reasonably familiar with the businesses conducted by their client companies, since business counselling is frequently required by their customers.

There are many reasons why certain businesses cannot obtain unsecured bank credit, and yet may be excellent prospects for funds from commercial finance companies.

These businesses may be new and relatively untried against severe competition. Their financial statements might not meet the bank's eligibility requirements. The bank may have policy reasons for not granting a particular credit line. The bank may want a particular credit line withdrawn or paid off. Then too, certain respected bank borrowers cannot always obtain an immediate increase in their bank line when faced with a large and sudden increase in their business volume. In some of these cases, banks will recommend the assistance of commercial finance houses.

Financing of Mergers

The financing of mergers and acquisitions frequently requires the assistance of the commercial finance industry, especially in cases where the businessman wants capital funds without losing control of his business. This recently happened in the case of some very successful cotton goods converters who wanted to buy a cotton mill, and thereby own an integrated operation. When a suitable mill became available, the con-

verters found themselves badly in need of funds to complete the purchase and operate the mill. By placing a chattel mortgage on the mill's looms, a commercial finance company made it possible for the converters to buy the mill. Operating cash was advanced against the raw and finished cotton goods inventory—and the receivables were factored, paying off the loan and leaving the converters in control of a valuable piece of property.

How about the other side of the story? "Isn't it true that commercial finance costs more than a bank loan?" is a question frequently raised. The answer, of course, lies in the special services the finance company performs for its clients. Commercial finance houses charge interest only on day-to-day balances, and frequently make loans to concerns whose balance sheet would entitle them to little or no bank credit. The businessman isn't seeing the whole picture if he looks only at what borrowed funds may cost; he should also be looking at what he can do with the money. If a loan will increase his profits by allowing him to do a greater volume of busi-

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ness, to take cash discounts, or to take advantage of special buying opportunities, the loan can't be too expensive for him. An adequate loan at a lower rate might really be much more expensive. Then too, the guidance and constructive controls, the opportunity to consult on a professional basis, may in themselves be worth many times the cost of the financing program, even though the cost is computed only on the basis of the funds employed.

"Isn't there a danger that this easy credit will lead to loose management?" the prospective client or creditor may ask. The answer is this: A commercial finance company can never be guilty of giving easy credit. It has to be careful in its approval of credit risks. Needless to say, it always seeks clients that have stable management, and, for the sake of good business if for no other reason, does not knowingly finance unsound operations.

The commercial finance industry began in the early seventeenth century, when factoring was quite prominent in English commerce. These factors were essentially commission merchants; and their factoring covered both financing and merchandising.

Overseas Business

When a seventeenth century manufacturer wanted to get overseas business—or any other business outside of his own immediate locality for that matter—he found himself hampered by slow and inadequate communication. A solution to this problem was provided by the factor, to whom the manufacturer could ship goods on consignment.

The factor, located in or near the market area, sold the goods, collected the bills, and sent the proceeds to the manufacturer. Because the seventeenth century factor was familiar with the local market, he developed into an excellent market adviser. Because he was the sole source of credit information on individual customers, the manufacturer soon grew to depend upon his judgment. As a result, it wasn't long before factors began to guarantee sales made to their customers, paying the manufacturer for his products before the sales price was collected from the customer.

There are two primary differences

between seventeenth century factoring and today's factoring. First, modern factoring confines itself almost exclusively to finance; shipping and sales are not part of the service. Second, instead of being limited to importers and exporters of textile (cotton, silk, wool, and various piece goods), the service today is extended to manufacturers of all classes of merchandise.

Gradual Changes

These changes have come about gradually. It was around the end of the nineteenth century, for example, that the selling activities of the commission agent ceased and his development as a new kind of specialized banker came about. The McKinley tariff of 1890 practically forced European textiles off the American market. So the factor began operation in the American textile industry. He provided the same service. But since the American mills had their own sales departments, there was no need for the factor to act as a salesman.

Around the turn of the century, the rapid development of technology spurred the development of commercial finance companies. Industrial equipment was improved; prices were lowered; and businesses were forced to buy new equipment to retain their competitive position. To help these firms stay in business, the modern commercial finance company sprang up, creating new capital from accounts receivable.

Take another good look at the commercial finance picture, as it stands today. In addition to the textile field, where the industry got its start, commercial finance companies now serve a wide variety of businesses. Products represented range from air conditioners and automobile parts to books and bicycles; from furniture and farm machinery to handbags and hardware; from luggage and lumber to paper and pottery. They also include furs, jewelry, radios, refrigerators, vacuum cleaners, shoes, toys, wallpaper, watches, zippers, and many others.

What's more, new products are constantly being introduced. Any new product might mean an expanded market for commercial financing—which keeps widening rapidly to meet the requirements of new fields.

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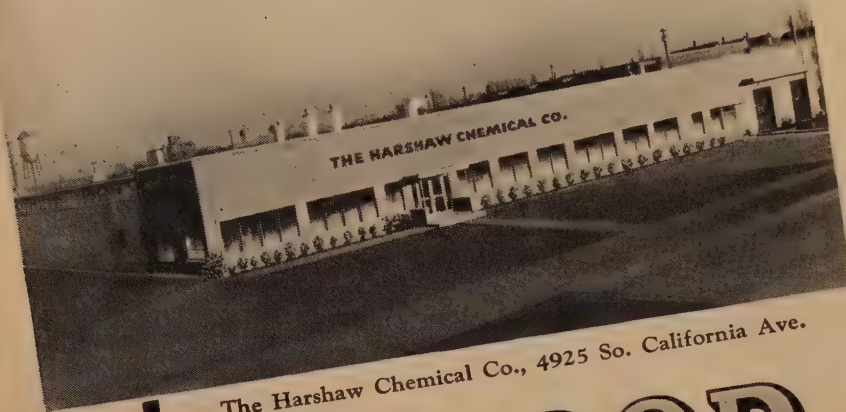
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that prevails in today's market, commercial finance companies look for continued growth in the months ahead. An ever-widening market and a continuous stream of new products are part of the reason for this outlook. Forthcoming expansion of small and medium-sized businesses is another. And the need for many plants to modernize their facilities and equipment still exists. To fit these and other needs for new capital will require the services of the specialized finance companies which have proved helpful in aiding businesses to compete and grow.

Trends In Finance and Business

(Continued from page 10)

come after taxes — is likely to rise.

3. Inventories are being built up especially in automobiles and appliances, but mostly on the retail level thus stimulating production. However, he warns "watch inventories as they could boomerang."

4. The decline in automobile production is likely to be moderate. "The real test will depend on public acceptance of the face-lifted 1951 models. Opinion now, however, is that they will sell," he said.

5. Tax cuts are likely next year having a bullish effect on the economy.

6. The final assumption is that the foreign situation will not change.

• **Workmen's Compensation**—Lawmakers in many states during 1950 legislative sessions increased benefits to workers who lose wages due to on-the-job accidents or disabilities according to Commerce Clearing House. Maximum benefits were raised in 17 states and minimum payments were boosted in 12 states. Higher ceilings on the total amount to be paid an injured or disabled employee, or, in case of death, to spouse and dependents, have been put into law in 19 states.

Other states enacted legislation favorably affecting administration, broader coverage, hospitalization, types of occupational diseases and time limits for making claims under the various workmen's compensation systems, the country's oldest form of social security legislation. It is also one of the few fields of worker-benefit law in which states operate completely independent of the federal government.



Industrial Developments

... in the Chicago Area

INVESTMENTS in industrial plants in the Chicago area totaled \$12,092,000 in September compared with \$19,729,000 in September, 1954. Total investments for the first nine months of 1955 were \$258,970,000 compared with \$183,081,000 in 1954. These figures include expenditures for the construction of new industrial plants, expansions of existing buildings and the acquisition of land for buildings for industrial purposes.

United States Steel Corporation is expanding the quality of its Gary Sheet and Tin Mill for the production of stainless steel sheets and strip. A 90-inch annealing furnace, one of the longest single furnaces in the world, will be installed as well as other rolling mill equipment.

National Aluminate Corporation, 6621 W. 66th Place, has acquired the factory of Lamson and Sessions Company at 6255 W. 65th street and the adjoining vacant land. The newly purchased plant will be operated as a new unit of National Aluminate's Chicago operation, al-

though the company will not occupy the plant for some time. National Aluminate is, however, erecting a 20,000 square foot building adjoining the Lamson and Sessions building. National Aluminate manufactures water treatment and other heavy chemicals.

• **Chas. Pfizer and Company, Inc.**, Brooklyn, N. Y., is erecting a warehouse and office building on a four and one-half acre tract of land at 6460 W. Cortland street. The building will contain 81,000 square feet of floor area. General contractor, Joseph T. Carp, Inc.

• **Lamson and Sessions Company**, 6255 W. 65th street, manufacturer of nuts, screws and bolts, is planning to build a 110,000 square foot plant on a tract of land in the Clearing Industrial District not far from its present location.

• **Rheem Manufacturing Company**, 7600 S. Kedzie avenue, will add 64,000 square feet of floor area to its plant. The company, which



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has its headquarters in Richmond, Calif., manufactures water heaters, household dryers, air conditioning apparatus as well as steel and fibre drums.

• **Motorola, Inc.**, is expanding its Franklin Park plant with the addition of 48,000 square feet of floor area. The building will be devoted chiefly to warehouse purposes. Arthur E. Benson, architect.

• **Elgin Daily Courier News** will build a plant and office building on Lake street, Elgin, adjacent to the Chicago and North Western Railway. The plant will contain 30,000 square feet of floor area. Frazier and Raftery, architect.

• **Pyramid Mouldings, Inc.**, 5353 W. Armitage avenue, is erecting a

30,000 square foot addition to its plant, which will be utilized for increased production facilities. Pyramid manufactures stainless steel and other metal mouldings.

• **Gits Molding Corporation**, 4606 W. Huron street, plastic molders, is erecting a 40,000 square foot branch plant on five and one-half acres of land at Central avenue and Roselle road, Roselle. The company will manufacture household articles, such as tumblers, cups, plates, etc., in this new factory.

• **Lehigh Western Steel Products Corp.**, 2250 S. Lumber street, is erecting a new plant in Addison, which will contain 24,000 square feet of floor area. Lehigh manufactures metal lath accessories and will be joined in the new structure by

Powell Steel Products Company which is the sales affiliate for the parent company.

• **Florsheim Shoe Company** is making a top addition at 3985 W. Belmont avenue to increase its manufacturing facilities. The addition will contain 25,000 square feet of floor area. Friedman, Alschuler and Sincere, architect.

• **Sunshine Biscuit Company Inc.**, 3659 S. Ashland avenue, is erecting a warehouse building at 79th street and Kedzie avenue. The building will contain 20,000 square feet of floor area. C. A. Tharnstrom Company, general contractor.

• **Binks Manufacturing Company**, 3114 W. Carroll avenue, operating a branch plant recently constructed in Franklin Park, has broken ground for an expansion at the Franklin Park operation with the addition of 16,000 square feet of floor area. Binks manufactures spray painting booths, water cooling towers and air compressors. Ashland Construction Company, general contractor.

• **Van der Horst Corporation of America**, which has its main plant at Olean, New York, is establishing its first Midwest branch manufacturing operation in a building at 2610 South Shields avenue, which contains 37,000 square feet of floor area. The company purchased the building in which to conduct its chrome plating operations for engine cylinders and sleeves. It performs these operations for all types of internal combustion engines. The parent company of the American firm is located in the Netherlands. The Chicago operation will employ approximately 100 persons.

• **Filmotype Corporation**, 60 W. Superior street, is erecting an industrial building for the manufacture of the firm's line of typesetting equipment. The new structure will be located at McCormick boulevard and Touhy avenue in Skokie, and will contain about 15,000 square feet of floor area. A. J. Greenberg and Mark I. Finfer, architects.

• **William D. Gibson Company**, Division of Associated Spring Company, 1800 N. Clybourn avenue, is making an addition to its plant for increased punch press operations.

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The company manufactures springs. Naess & Murphy, architect.

• **Hire Nelson Company**, Forest Park, is erecting a 12,000 square foot building on Factory road in Addison Township, which it will utilize for the manufacture of store fixtures.

• **Quality Machine Service**, 2343 W. Belmont avenue, is erecting a building at 3511 N. Kenton avenue, which will contain 7,000 square feet of floor area. The firm is a manufacturer of screw machine products. Harry N. Johnson, architect; Active Building and Construction Company, general contractor.

• **Boden Juice Company**, 6410 N. Oakley avenue, is erecting a plant at 2820 S. Cicero avenue where it will be engaged in processing juices. George E. Watts, architect.

• **Midwest Screw Products Company**, 3652 N. Milwaukee avenue, is erecting a factory building in the 13500 block of N. Kenton avenue. The new structure will contain 6,000 square feet of floor area which will be devoted to the production of automatic screw machine products. Harry N. Johnson, architect; Active Building and Construction Company, general contractor.

• **C. E. Robinson Company**, Joliet, will build a tubing mill at 4335 S. Tripp avenue, which will produce tubing to be used by the company's main plant for handling racks. The building to house the tubing will have a total of 7,000 square feet of floor area and will be located in the Central Manufacturing District. A. Epstein and Sons, Inc., engineer.

• **Austin Screw Products Company**, 4877 W. Armitage avenue, is erecting an addition to its plant for the manufacture of screw machine products. R. L. Shoyer and Associates, architect.

• **Ambassador Plastics and Manufacturing Corporation**, 620 N. Michigan avenue, has acquired new facilities for manufacturing its line of foam styrene packaging and shipping containers. The plant will be located at 308 W. Erie street.

• **Reyam Plastic Products Company**, 2614 W. North avenue, has

acquired quarters at 1255 S. Wabash avenue to which it will move its entire operations.

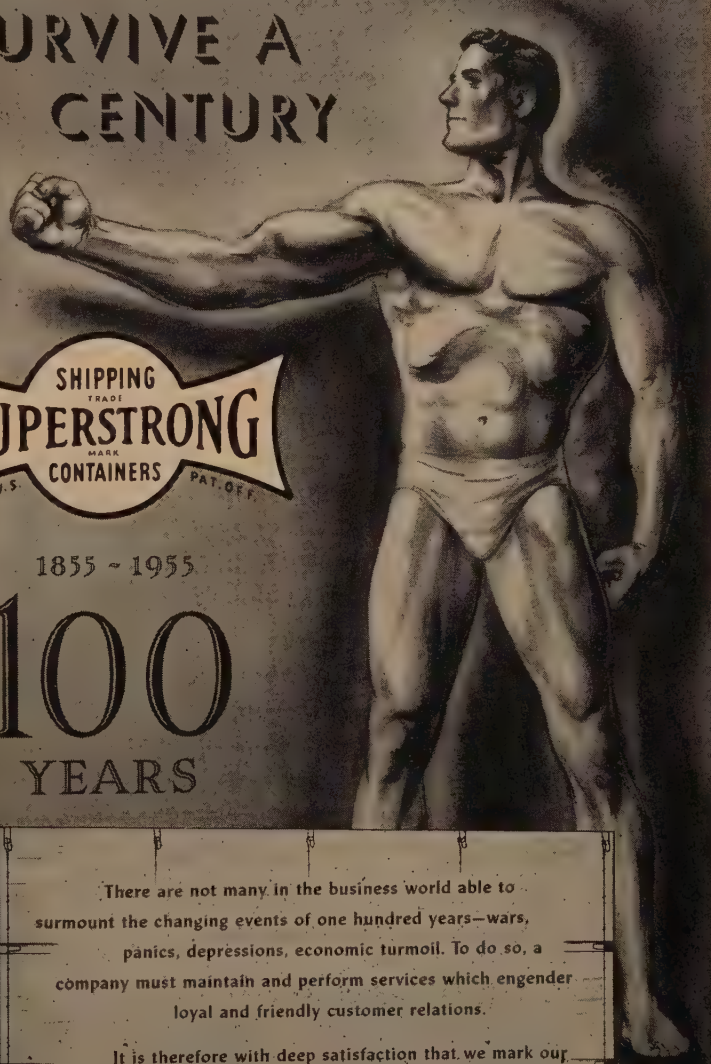
• **Lewis and Martin Films, Inc.**, 218 S. Wabash avenue, has acquired a building at 1431 N. Wells street containing 15,000 square feet of floor area, with an adjoining parking lot. After extensive alterations the firm will utilize the building as a motion picture studio. Brown and Storch, broker.

• **National Pectin Company**, 2656

W. Cullerton street, is erecting an addition and making extensive alterations to its plant. Fox and Fox, architect; Kinnare Corporation, architect and general contractor.

• **Ready Metal Manufacturing Company**, 4320 S. Knox avenue, is constructing a 10,000 square foot addition to its plant. The company manufactures steel cabinets. Ralph E. Ernst, architect; G. C. Klarich Construction Company, general contractor.

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Dairy Industry's Show

(Continued from page 19)

pounds of the gain. About one-third of the additional four billion pound gain was the result of retail price drops and the balance the effect of increased sales promotion by the dairy industry.

Americans increased their per capita consumption of milk by 4.1 quarts in the marketing year which ended March 31, 1955. They also ate .64 pound more butter and .51 pound more cheese. It was the first year since 1925 that the per capita consumption of milk, butter, and cheese all increased in the same year.

These gains in sales meant that taxpayers were eating more dairy foods and storing less in government warehouses according to the American Dairy Association which represents dairy farmers in 42 states.

In the 1953-54 marketing year the Commodity Credit Corporation, acting under the price support legislation, purchased the equivalent of 11.4 billion pounds of milk, in the form of butter, cheese, and nonfat dry milk solids. This was equal to 9.3 per cent of the total national milk production. In the marketing year which ended March 31, 1954, however, the CCC purchased only 5.9 billion pounds of milk equivalent, or 4.8 per cent of total milk production. More milk was produced in the 1954-55 year, ADA points out, than in the previous marketing year, yet the government purchases declined almost 50 per cent. Last year's total production amounted to 123 billion pounds, up two per cent over the record high of the previous year.

Through the ADA the dairy farmers have poured \$5 million into a sales promotion budget for the current year and will double that amount next year. The industry expects these promotion efforts to make government buying of surplus pluses unnecessary within two years.

By 1960, they predict an additional 14 billion pounds of milk will be needed each year in order to satisfy consumer demand. That means stepping up current production more than ten per cent. Is it any wonder then that dairymen have put the lady who is going to have to do the producing on a pedestal and are feting her with parades down the nation's most sales producing street?

Transportation and Traffic



A LARGE turnout of shippers appeared before the Standing Rate Committee of Central States Motor Freight Bureau to express views in connection with a proposed revision in motor carrier class rates on Central territory. The proposal, Docket No. 23880, contemplates cancelling all present class rate tariffs and replacing them with one or more class rate tariffs based on the railroad Docket No. 28300 scale. Shipments weighing less than 5,000 pounds would be subject to arbitrators ranging from 20 cents to 80 cents per cwt. Truckload or volume shipments would be subject to a minimum charge based on \$40 as a terminal factor and increased at each rate basis number at the rate of 40 cents per truck mile. A representative of the Chicago Association of Commerce and Industry pointed out to the committee how the use of the Docket No. 28300 groupings would disrupt the present rate relationship which exists within Commercial Zones and industrial areas. "For example," the Association said, "points such as Niles, Skokie, Evanston and LaGrange, Ill., presently take the Chicago basis of rates in class tariffs. Use of the Docket No. 28300 groupings, however, would put Niles, Skokie and Evanston in the Waukegan, Ill., rate group and LaGrange in the Aurora, Ill., rate group." The Association added that these outlying points are an integral part of the Chicago industrial area and that shippers located therein should continue to have rates based on Chicago. The Association also pointed out that it would be more difficult and time-consuming for both shippers and carriers to determine applicable charges because of the numerous weight-breaks on shipments under 5,000 pounds.

• **Hamm Resigns as Managing Director of I.C.C.:** Edward F. Hamm,

Jr., managing director of the Interstate Commerce Commission, has resigned, effective September 30, 1955, to return to private business. Mr. Hamm had announced he would serve two years when originally appointed to the newly created position in August, 1953. At that time he was president of the Traffic Service Corporation and publisher of the Traffic World and Traffic Bulletin. He will return to these positions October 1, with offices in Washington, D. C. Hugh W. Cross, chairman of the commission, announced acceptance of the resignation in a letter to Mr. Hamm in which he expressed "sincere appreciation for your outstanding contributions to management improvement within the commission."

• **C.A.B. Renews Air Freight Forwarder Permits for Indefinite Period:** The Civil Aeronautics Board, in its decision in the Air Freight Forwarder Investigation, Docket No. 5947, et al., renewed for an indefinite period the operating authority of the domestic air freight forwarders who participated in the proceeding. In its consideration of so-called joint rates, the board said that agreements filed under Section 412 of the act between air freight forwarders and airlines which in effect provide for rate differentials in favor of the forwarders as compared to ordinary shippers, would not be unlawful and will not be disapproved by the board on the sole ground that rates to forwarders are lower than those for shipments of like bulk to ordinary shippers. Such agreements may be approved if the differential is commensurate with benefits obtained by the airlines from the advertising and solicitation activities of the forwarders, provided such agreements are open to other forwarders and airlines on equal terms, and will not become effective

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in advance of board approval. The board also found that cooperative shippers' associations should be granted indirect air carrier authorizations for an indefinite period, as it appears that the same public benefits which arise from the consolidation of air freight shipments by commercial forwarders will, in large measure, flow from the authorization of cooperative shippers' associations to perform similar consolidations. These associations will be subject to certain regulations, consisting principally of periodic reports to keep

the board informed of their operations.

• **Motor Carriers Ask Approval** of \$3 per Pound Released Value: The motor carriers have applied to the Interstate Commerce Commission for authority to establish a rule in the National Motor Freight Classification which would limit a carrier's liability on a shipment to \$3 per pound. In the event the value is declared on the bill of lading to be in excess of \$3 per pound, an additional charge of 10 cents would be

assessed for each \$100 of excess value. The petition asserts that the purpose of the rule is:

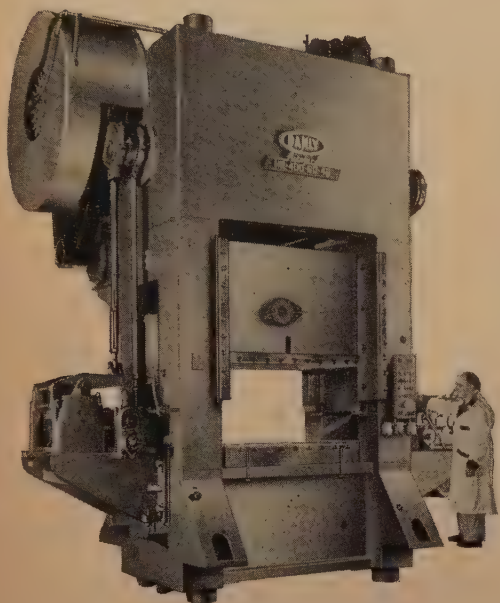
- "1. To require the shippers to give notice of movements of commodities of unusual value in order for the carrier to make necessary precautions for transportation.
- "2. To make it unnecessary for the average motor carrier to burden its operating costs with high insurance coverage for these unusually high-valued shipments.
- "3. To protect the carriers against exceptionally high or catastrophic losses."

The application concludes with a request that the matter be set down for oral hearing.

• **I.C.C. Orders Redefinition of Class I Railroad:** The Interstate Commerce Commission has issued an order redefining Class I railroads as those whose annual operating revenues are \$3 million or more. Class II railroads will comprise all carriers with revenues of less than \$3 million yearly. The order becomes effective January 1, 1956. Presently, Class I railroads are those having annual operating revenues of \$1 million or more.

• **M. E. Holt Elected President** of Central Motor Freight Association: M. E. Holt, president of Interstate Dispatch, Inc., Chicago, was elected president of Central Motor Freight Association at the 25th annual meeting on September 15. Other officers elected were R. M. Gmelich, general manager, Corey and Evans, Inc., DeKalb, first vice president; John Ebeling, vice president, Olson Transportation Company, Chicago, second vice president; Keith Cecil, general manager, Central Transfer Company, Peoria, treasurer; and Guy Cooper, executive vice president, Cooper-Jarrett, Inc., Chicago, secretary.

• **Extend Time for Filing Exceptions** in Illinois Motor Rate Cases: The Illinois Commerce Commission has postponed the date for filing exceptions to the Examiner's report in the Illinois motor carrier rate investigation case, Docket No. 10760-MC, until October 17, 1955. The examiner recommended that the commission order all motor common carriers to publish and maintain a uniform scale of class rates on Illinois intrastate traffic. Such scale of rates



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would be the minimum for all carriers and would be applicable on all class rated traffic, including truckload. He also recommended the cancellation of commodity rates on shipments of less than 5,000 pounds, except those applying on iron and steel articles; uniform rules and regulations; uniform exception ratings; and uniform rate bases.

Here, There and Everywhere

(Continued from page 8)

According to the Institute of Life Insurance. Future annual income already set up under them is in excess of \$1 billion. These annuity units, written on employer-employee groups, comprise the largest part of insured pension plans in force today. They account for more than 80 per cent of the persons covered by insured pension plans.

• **The Carnivorous Countries** — Americans this year will consume an average of 160 pounds of beef, veal, pork and lamb, the highest per capita rate of meat consumption in 47 years. However, several other countries lead the United States in this field. Meat consumption in Uruguay, New Zealand, Australia, and Argentina, runs as high as 240 pounds per capita annually.

• **State Aid to Schools** — State tax money distributed to local governments for support of primary and secondary schools reached a new peak of nearly \$3 billion during the fiscal year ended June 30, 1954. In addition, state treasuries furnished \$1.3 billion for institutions of higher learning. Other items brought the total state expenditure for education to an unprecedented total of \$4.65 billion during the 1954 fiscal year, an increase of 6.3 per cent over the previous year.

• **Receives Medal** — Robert H. Bacon, who heads his own magazine clipping bureau, has been awarded the 75th anniversary medal award of the American Society of Mechanical Engineers, Chicago Section, for "his valued services in advancing the Engineering profession."

CORRECTION

The map which appeared on page 14 of the August issue of **COMMERCE** is copyrighted by Rand McNally and Company. **COMMERCE** inadvertently omitted the copyright line.

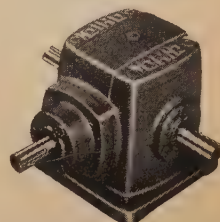
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New Products

Frostproof Water Hydrant

A new and improved sanitary frostproof water hydrant, suitable for use in railroad yards, on farms, in industrial plants and wherever hydrant freezing is a problem has been announced by Crane Company, 836 S. Michigan avenue, Chicago, Illinois. De-icing is accomplished by an elastic water tube lining that contracts after each use of the hydrant. Only a small quantity of water remains in the tube and along the internal separator strip where it forms thin "ribbons" of ice. When the valve is again opened, water rushing in under pressure quickly breaks up, melts and evacuates the ice through the spout. With this construction the hydrant does not have, or need the usual unsanitary underground drain-off.

Eliminates Snow Shovel

Walton-March, 1935 Sheridan road, Highland Park, Illinois, has produced a chemical called "Ice-Foe" for spreading during or after a snow-storm or freeze that will melt away the ice or snow. The tiny chemical balls possess exothermic action — the immediate creation of heat on contact with moisture — and are said to have a melting capacity up to 30 times greater than salt. Completely soluble and non-toxic, "Ice-Foe" comes packaged in 10, 25 and 100 pound sizes.

Lead Bearing Steel Plate

A lead bearing steel plate with improved machinability, and superior welding, polishing and plating properties has been developed by Joseph T. Ryerson & Son, Inc., Box 8000-A, Chicago 80, Illinois. The new steel plate will be marketed under the trade name of New E-Z-Cut and will be available from stock in thicknesses from 1/4 inch to three inches.

Pan-Ram Slide Viewer

Sears, Roebuck and Company is offering a hand slide viewer that takes a conventional 35 mm or 828 color or black-and-white slide and

produces a 4-times enlargement with a third-dimensional effect. Said to have a special 3-D optical system which presents a reflected image to the observer rather than a direct view through the slide, the Pan-Ram viewer gives a life-like illusion of depth to ordinary color transparencies.

New Outboard Motor

Scott-Atwater Manufacturing Company, 2901 East Hennepin avenue, Minneapolis 13, Minnesota, has introduced a new powerful and quiet-operating 33-horsepower outboard motor. The new motor is said to be the most powerful alternative firing twin-cylinder outboard ever developed. It will attain speeds up to 42 miles per hour. Prices f.o.b. factory, Minneapolis range from \$469.50 for the conventional starting model.

In-Circuit Capacitor

A recent electronic discovery by the Simpson Electric Company, 520 W. Kinzie street, Chicago 44, Illinois, has led to the development of a true, in-circuit capacitor leakage tester according to the company. The new model is said to actually show the presence or absence of leakage in virtually all paper, mica, or ceramic capacitors while connected in the circuit thus eliminating tedious disconnecting and resoldering.

Do-it-yourself Stripping

Blasts of cold wind, snow, rain, dust and dirt can now be kept out of your home or garage by the use of a new do-it-yourself "cushion seal" vinyl plastic weather stripping kit. Manufactured by Kessler Products Company, Youngstown, Ohio, the stripping can be applied to aluminum or wooden windows, house doors and garage doors, depending on the kind of kit purchased. The strips, made from B. F. Goodrich Chemical Company's Geon vinyl plastic, mold themselves to the contour of the floor or window frames. They are installed with tacks, or

Special cement, included with the
it.

New Intercommunication System

Talk-A-Phone Company, 1512 S. Paulaski road, Chicago, Illinois, has announced a new automation intercommunication system providing two-way "private" conversation between stations without the use of any controls at either station during conversation. The new units are available in ten-station or twenty-station capacity.

AFL-CIO Merger

(Continued from page 14)

Before him, is head of a major international union as well as president of the CIO.

Yet, the CIO is much more highly organized than the AFL, both nationally and locally. One mighty big reason for this is that CIO per capita taxes on member locals are mandatory. AFL locals are asked but not required to remit them.

Some CIO leaders think the AFL pattern is best, allowing as it does greater autonomy for international unions affiliated with it. Others — both AFL and CIO — see in the strong organization built by Phillip Murray and strengthened by Reuther, a better machine to use in the vast organizing drive and stepped-up political and legislative action intended to result from the merger. Typically, the CIO already is building a hefty war chest while AFL chiefs have agreed to kick in a part of each dues dollar to the AFL-CIO only "in principle."

Aside from this basic difference in philosophy, what are the specific hurdles in the path of integration here?

First, there's the matter of jobs. Each central body has office-holders who want to stay in office. Everyone can't do that, obviously. Says the CIO's Mr. Henry: "I honestly don't think there'll be too many people losing jobs. I do know there'll be lots of job changes. Meany will head the organization with Reuther working hard as director of organization. Something similar can be worked out on local levels."

The prediction is that on a national level the merger will call for more workers, not less. They'll be needed to carry out an expanded program. The same thing may hold

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true for the state organizations now a-building. Locally though, some people seem certain to be let out. In most cases CIO council officers get no compensation. The Chicago Federation of Labor pays Lee and the financial and corresponding secretary undisclosed amounts—presumably substantial ones. At the other end of the scale, the CFL sergeant-at-arms gets \$5 per meeting.

More important than compensation are the volatile factors of personal prestige and power. The fact that the AFL out-numbers the CIO

in total membership here as nationally may be deceptive. There is a degree of unity within the Chicago CIO and a solid minority could prevail against a divided majority. Division exists.

The AFL Machinists Union, for example, is organized substantially along industrial union lines rather than the craft union pattern traditional in the AFL. So are the Amalgamated Meat Cutters and Butcher Workmen of North America, currently at odds with the AFL nationally over absorption of the pink-

tinged Fur and Leather Worker ousted from the CIO. The meat cutters have been working closely and bargaining jointly with the CI United Packinghouse Workers. These and other groups seemingly have more in common with the CIO than with the AFL.

And in each integrated central body there is to be an industrial union council, comprised of industrial unions in the area served. They would correspond to the existing Teamsters Joint Council and AF Building Trades Council. (The latter two units, incidentally, comprise more than half the total CIO membership.)

While an integrated central body here cannot of itself bring about mergers of international unions, cooperation by locals of such internationals could—and is expected to inspire such mergers. An example: Both the AFL and CIO have United Auto Workers unions. It is logical that these will be blended into one union eventually. On the other hand, close contact could still spark from friction instead of causing mergers.

No Complete Subjugation

At any rate, the numerical advantage of the CFL doesn't presuppose any complete subjugation of CIO units. Leaders of such units are firm about that. As one spokesman put it: "There are cases where a coup of business agents in the AFL try to run the whole show. That's going to stop." The spokesman was, obviously, a CIO leader.

There's conflict, too, in some of the service fields. The CIO has prized and well financed community relations department which works with social agencies of all kinds to assure members of CIO unions of an even or better break when help is needed by members. The AFL has nothing comparable.

There'll be basic agreement on political action locally but there may be friction when it comes to legislative action. The CIO element is bound to press for liberalization of unemployment compensation legislation to provide for guaranteed annual wage agreements already negotiated by the Auto Workers and elements of the Steelworkers. Many AFL locals take a dim view of the entire guaranteed wage question and some have rejected it when con-

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panies bargaining with CIO unions as well have proffered it in negotiations. A compromise must be arranged.

The CIO, under Reuther, has gone far beyond the old Samuel Gompers idea of strict trade union activity. The Chicago CIO reflects this social-minded attitude. Certain elements of the AFL look with a cold eye on some pet CIO projects along these lines, though unofficially. Case in point: The CIO's all-out efforts to achieve full racial equality in the job.

Underlying all these potential disagreements is the issue which brought about the AFL-CIO split in the first place—craft unionism as exemplified by the 90 international and 35 federal unions in the CFL (or most of them) and the industrial unionism of the CIO's 28 local affiliates.

Yet the CIO's Mr. Henry dismisses this difference in outlook by saying: "If they (the AFL) had offered us one deal embodied in the proposed AFL-CIO constitution back in 1934, there never would have been a CIO." He's probably right, but after 20 years the old vertical vs. horizontal issue remains.

These are the hurdles. There's almost no doubt that, with a little urging from the top, they'll be jumped. The answers to these problems won't please all concerned, but they'll be accepted. A capsule of the prevailing attitude is the remark of one AFL official: "I don't much like my brother-in-law or the way he operates, but to keep peace in the family I try to get along. This deal is like that."

Sooner or later then, with or without cheers, there'll be a single central labor body in Chicago and for Illinois.

What can you expect to result?

The consensus on both sides of the fence is that a cinch bet is increased political action and in this field the present CIO partisans have a recognized advantage; they've been at it longer. Increased lobbying at Springfield is bound to result as the integrated council puts on the pressure to combat what labor leaders of all stripes consider reactionary legislation like the so-called "right to work" laws.

Though central bodies do not and will not conduct organizing drives as such, they can be of considerable help in such activities. Look for an

increase in membership drives, a couple of which are under way now. A prime target will be white collar workers. Young Gene Dryer, currently charged by the AFL with recruiting office workers here, can expect help in his tasks and perhaps at least a "hands-off" attitude on the part of present CIO locals which often include office workers in their bargaining units.

There should be less "raiding" or labor piracy as a result of integration. Chicago has been less afflicted with this extremely troublesome result of competition between rival unions for the same members than other parts of the country, but it does exist. Most labor leaders figure close and continuing co-operation and association in a common council will do much to strengthen the already existing no-raiding pact.

More or Less Strife?

In speeches, some labor leaders have predicted a merged labor movement will do much to lessen labor-management strife. It's hard for local workers to see how. Picket lines will be more strictly honored, boycotts like the one against Koehler Company plumbing supplies will be more effective. Locally at least management can look for no softening of labor's attitude. In fact the opposite might be true for a time as union members feel their oats and revel in their increased solidarity and strength.

To Chicagoans then the coming merger here, though fraught with conflicts and possible pitfalls, will have a much more direct impact than what transpires Dec. 5 in New York. Merger here will be the signal for a revived labor effort, perhaps even exceeding that of the early 1930's, when the letters "CIO" seemed to have magic and plant after plant was organized, fringe benefits were piled on wage increases and labor became the power it is today.

Today you can substitute AFL-CIO as the magic phrase and expect redoubled efforts, this time reinforced by a wider acceptance of unionism, more favorable legislation and 20 years of hard-won experience. Add to all that a fat bank roll.

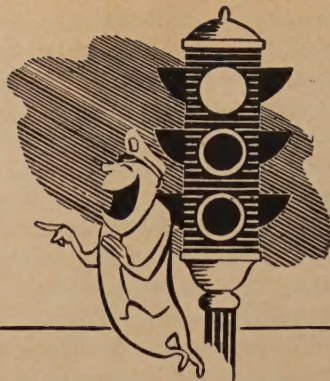
It's the dawn of a new day for labor whatever the obstacles to be faced. And the honeymoon cannot be supposed to be a short one once the vows are exchanged.

ADVERTISERS INDEX

Agencies listed in italics

A-Z Letter Service	29
Allied Inventory Co., Inc.	38
Allied Radio Corp.	37
<i>George Brodsky</i>	
Allied Screw Machine Co.	34
Batthey & Childs	29
Berthold, Gus., Electric Co.	32
Boynton, A. J., & Co.	26
<i>Marsteller, Rickard, Gebhardt & Reed, Inc.</i>	
Buyers' Guide & Industrial Directory of Chicago	32
Chicago-Allis Mfg. Corp.	38
Chicago, Burlington & Quincy Railroad Co.	33
<i>Reincke, Meyer & Finn</i>	
Chicago Heart Association	24
Chicago Name Plate Co.	29
Chicago Tribune	B. C.
<i>Foote, Cone & Belding</i>	
Clearing Industrial District	3
Danly Machine Specialties, Inc.	34
DeLeuw, Cather & Co.	29
Doering, C., & Son, Inc.	24
<i>H. A. Hooker Advertising Agency</i>	
Donnelley, Reuben H., Corp.	25
<i>N. W. Ayer & Son, Inc.</i>	
Efengee Electrical Supply Co.	I. B. C.
<i>Elliot, Jaynes & Baruch</i>	
Empire Warehouses, Inc.	36
Englewood Electrical Supply Co.	1
<i>Roy D. Zeff & Associates</i>	
Haines Company, The	24
Harrington, J. J., & Co.	29
Hyre Electric Co.	37
<i>George H. Hartman Co.</i>	
Kedzie Protective Patrol	38
Kiwi Coders Corporation	29
Lou Steel Products Co.	34
Low's Reproduction Service, Inc.	26
McCauley, James H., & Sons, Inc.	30
Moore, Case, Lyman & Hubbard	9
<i>J. R. Pershall</i>	
North American Accident Ins. Co.	10
<i>Vaughan, Thain and Spencer, Inc.</i>	
Peoples Gas Light & Coke Co.	6
<i>Needham, Louis & Brorby, Inc.</i>	
Personnel Laboratory, The	29
Phipps Industrial Land Trust	28
<i>Jewell F. Stevens Adv. Co.</i>	
Puritan Candy Co.	38
Rathborne, Hair & Ridgway Box Co.	31
<i>The Richard Morton Co.</i>	
Revere Electric Supply Co.	4
<i>Kreicker & Meloan, Inc.</i>	
Roto Processing Inc.	35
St. Paul Federal Savings & Loan Assn. of Chicago	30
Schrade-Batterson Co.	35
<i>Dancer-Fitzgerald-Sample, Inc.</i>	
Standard Oil Co.	11
<i>D'Arcy Adv. Co.</i>	
Stock Yard Inn	8
Timely Displays, Inc.	23
Tomlinson, Russell C., Speech Associates	36
Turner, Oliver S., & Co.	24
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<i>N. W. Ayer & Son, Inc.</i>	
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Stop me...If...



A beautiful Hollywood actress was trying on a dress in the studio wardrobe department. "I don't like that color," commented the designer. "Now if you'd wear a dress to match those stockings, you'd be a sensation."

"I certainly would," replied the actress. "I'm not wearing stockings."

Woman in a detective agency: "I want my husband and the other woman followed night and day and a complete report on what she sees in him."

A group of ministers and a salesman's organization were holding conventions in the same hotel. The catering department had to work at top speed serving dinners to both.

The salesmen were having spiked watermelon for dessert but the harassed chef discovered this alcoholic tidbit was being served to the ministers by mistake.

"Quick!" he commanded the waiter. "If they haven't eaten the watermelon bring it back and we'll give it to the salesmen."

The waiter returned and reported it was too late—the ministers were eating the dessert.

"Well," demanded the excited chef. "What did they say? How did they like it?"

"Don't know how they liked it," replied the waiter, "but they're putting the seeds in their pockets."

One of two women riding on a bus suddenly realized she hadn't paid her fare.

"I'll go right up and pay it," she declared.

"Why bother?" her friend replied. "You got away with it—so what?"

"I've found that honesty always pays," the other said virtuously, and went up to pay the driver.

"See, I told you honesty pays!" she said when she returned. "I handed the driver a quarter and he gave me change for 50 cents."

A housewife found a ten cent piece inside a chicken she was cleaning, which prompted the crack that even the hens look upon a dime as nothing but 'chicken feed' these days.

Boss: "What are you doing here? I thought I fired you two weeks ago."

Office Boy: "I know. I just came back to see if you were still in business."

"What'll you do, little girl, when you're as big as your mother?"

"Diet!"

Willie arrived home with two black eyes.

"Fighting again!" said his mother. "Didn't I tell you that when you are angry you should count a hundred before you do anything?"

"Yes, I know," replied Willie, "but the other boy's mother told him only to count to fifty."

The wife of the congressional representative sat up in bed, a startled look on her face.

"Jim," she whispered, "there's a robber in the house."

"Impossible!" was the reply. "In the Senate, yes, but in the House, never!"

"I have a very distasteful job," complained the genealogist. "I have been employed by Mrs. Richey to look up her family tree and it will be my unpleasant duty to inform her that one of her ancestors was electrocuted at Sing Sing."

"Why worry about that? Just tell her the man occupied the chair of applied electricity at one of our public institutions."

Junior and his mother, looking through the family album, came to a picture of a handsome young man with a mustache.

"Who's that?" asked Junior.

"Why, that's your father," said the mother proudly.

"Yeah?" said Junior skeptically. "That's who's that baldheaded guy that's living with us?"

One of the things that worry business is the number of unemployed on the payroll.

The man bought a cigar in the department store and started to light up.

"Please observe the sign, sir," said the salesgirl.

"What!" exploded the customer. "We sell cigars but prohibit smoking?"

"We also sell bath towels," the salesgirl replied.

A couple of sailors staying over for a day or two in Sweden decided to go to Church. They knew no Swedish, but they were sure to play it safe by picking out a dignified-looking gentleman sitting in front of them and doing whatever he did during the service.

During the service the Pastor made a special announcement of some kind and the dignified-looking gentleman in front of them started to stand up. Both the sailors stood up too, bringing roars of laughter from the congregation.

When the service was over and they were greeted by the Pastor at the door, they discovered he spoke English and so they asked him why all the people laughed when they stood up.

"Oh," said the Pastor, "I was announcing a baptism, and asked the father of the child to stand."



"When you see him, just mention my name!"